

PATENT

Application No. 09/348,566  
Attorney Docket No.: 98-120

## C L A I M A M E N D M E N T S

Applicants respectfully request entry of the following claim amendments:

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1. (CURRENTLY AMENDED) A method of operating a purchasing system, comprising:  
arranging through a communication network for a buyer to (i) purchase a product from a seller at a first price, and (ii) take possession of the product at a retailer, ~~different from the seller,~~  
that offers the product for sale at a second price; ~~wherein the retailer is not the seller;~~  
receiving from the buyer a payment of an amount based on the first price; and  
arranging for the retailer to receive payment of an amount based on a settlement price in exchange for providing the product to the buyer.
2. (ORIGINAL) The method of claim 1, wherein the settlement price is based on the second price.
3. (ORIGINAL) The method of claim 2, wherein the settlement price is equal to the second price.
- C1 4. (ORIGINAL) The method of claim 2, wherein the settlement price is a percentage of the second price.
5. (ORIGINAL) The method of claim 2, wherein the settlement price is more than the second price.
6. (ORIGINAL) The method of claim 2, wherein the settlement price is further based on a commission amount.
7. (ORIGINAL) The method of claim 1, wherein the settlement price is not solely a function of the second price.

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8. (ORIGINAL) The method of claim 1, wherein the settlement price is not based on the second price.

9. (ORIGINAL) The method of claim 1, wherein said receiving payment from the buyer comprises charging a financial account associated with the buyer.

10. (ORIGINAL) The method of claim 9, wherein the payment is received at a time based on when the purchasing system arranges for the buyer to purchase the product.

11. (ORIGINAL) The method of claim 9, wherein the payment is received at a time based on when the buyer takes possession of the product at the retailer.

12. (ORIGINAL) The method of claim 9, wherein said receiving payment comprises receiving payment of an amount based on the first price plus a penalty amount.

C1 13. (ORIGINAL) The method of claim 12, wherein the penalty amount is imposed when the buyer has not took possession of the product from the retailer within a predetermined period of time.

14. (ORIGINAL) The method of claim 13, wherein the penalty amount is based on a cost associated with shipping the product to the buyer.

15. (ORIGINAL) The method of claim 1, wherein said arranging for the buyer to purchase the product comprises:

receiving a buyer offer, including a buyer-defined first price and information about the product, from the buyer; and

determining if the buyer offer will be accepted.

16. (ORIGINAL) The method of claim 15, wherein the information about the product includes at least one of: a product category; a product class; a product feature; a product manufacturer; and a product identifier.

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17. (ORIGINAL) The method of claim 15, wherein the buyer offer includes a payment identifier.
18. (ORIGINAL) The method of claim 15, wherein said determining comprises at least one of:  
(i) sending information about the buyer offer to at least one seller; and (ii) locally determining if the buyer offer will be accepted.
19. (ORIGINAL) The method of claim 1, wherein the first price is set by the seller.
20. (ORIGINAL) The method of claim 1, wherein the first price is set by the buyer.
21. (ORIGINAL) The method of claim 1, wherein the first price is set by the purchasing system.
22. (ORIGINAL) The method of claim 1, wherein said arranging for the buyer to purchase the product comprises evaluating at least one of: the first price; the settlement price; a seller price; a subsidy amount; a commission amount; and a minimum acceptable price.
23. (ORIGINAL) The method of claim 22, wherein said evaluation further comprises evaluating a minimum profit amount.
24. (ORIGINAL) The method of claim 23, wherein said evaluation comprises comparing the minimum profit amount to the first price less the settlement price.
25. (CANCELLED)
26. (ORIGINAL) The method of claim 23, wherein said evaluation comprises comparing the minimum profit amount to the first price and the subsidy amount less the settlement price.
27. (ORIGINAL) The method of claim 23, wherein the minimum profit amount is a negative amount.

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28. (ORIGINAL) The method of claim 22, wherein said arranging for the buyer to take possession of the product comprises selecting at least one product from a plurality of possible products.

29. (ORIGINAL) The method of claim 22, wherein said arranging for the buyer to take possession of the product comprises selecting at least one retailer from a plurality of possible retailers.

30. (ORIGINAL) The method of claim 22, wherein said arranging for the buyer to take possession of the product comprises selecting a plurality of retailers.

31. (ORIGINAL) The method of claim 22, wherein said evaluation comprises:  
comparing the first price with a minimum acceptable price; and  
comparing the minimum profit amount to the first price and the subsidy amount less the settlement price.

CI 32. (ORIGINAL) The method of claim 22, wherein said arranging for the buyer to purchase the product is only performed if (i) first price is at least equal to the minimum acceptable price; and (ii) the minimum profit amount is at least equal to the first price and the subsidy amount less the settlement price.

33. (ORIGINAL) The method of claim 1, wherein said arranging for the buyer to purchase the product comprises arranging for the seller to sell the product to the buyer at a seller price.

34. (ORIGINAL) The method of claim 33, wherein said arranging for the seller to sell the product further comprises evaluating a minimum acceptable price below which a product will not be sold.

35. (ORIGINAL) The method of claim 34, wherein the minimum acceptable price is set by the seller.

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36. (ORIGINAL) The method of claim 34, wherein the minimum acceptable price is set by the purchasing system.

37. (ORIGINAL) The method of claim 33, wherein the first price is not equal to the seller price.

38. (ORIGINAL) The method of claim 33, comprising exchanging payment of a seller amount with the seller, the seller amount being based on the first price and the settlement price.

39. (ORIGINAL) The method of claim 1, wherein said arranging for the buyer to take possession of the product comprises sending redemption information to the buyer.

40. (ORIGINAL) The method of claim 1, wherein said arranging for the buyer to take possession of the product comprises:

receiving from the retailer information related to an attempt to take possession of the product; and

CI sending to the retailer a verification authorizing the buyer to take possession of the product.

41. (ORIGINAL) The method of claim 1, wherein said arranging for the retailer to receive payment of the settlement price comprises paying the settlement price to the retailer.

42. (ORIGINAL) The method of claim 41, wherein said arranging for the buyer to take possession of the product comprises selecting a plurality of retailers and the settlement price is paid to the retailer at which the buyer took possession of the product.

43. (ORIGINAL) The method of claim 1, wherein said arranging for the buyer to purchase the product comprises arranging for a seller to sell the product to the buyer, and said arranging for the retailer to receive payment of the settlement price comprises arranging for the retailer to receive payment of the settlement price from the seller.

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44. (ORIGINAL) The method of claim 1, further comprising receiving payment of a subsidy amount from a subsidy provider.
45. (ORIGINAL) The method of claim 44, wherein the subsidy provider comprises at least one of: a manufacturer of the product; a seller of the product; the retailer; and a third party subsidy provider.
46. (ORIGINAL) The method of claim 44, wherein said arranging for the buyer to purchase the product comprises arranging for a product manufacturer to sell the product to the buyer at a seller price, and said receiving payment of a subsidy amount comprises adjusting a seller amount exchanged with the manufacturer.
47. (ORIGINAL) The method of claim 44, wherein said arranging for the buyer to purchase the product comprises arranging for the retailer to sell the product to the buyer at a seller price, and said receiving payment of a subsidy amount comprises adjusting the settlement price paid to the retailer.
48. (ORIGINAL) The method of claim 44, wherein the subsidy amount is variable and further includes a maximum subsidy amount.
49. (ORIGINAL) The method of claim 44, wherein the subsidy amount is associated with a plurality of transactions performed by the purchasing system.
50. (ORIGINAL) The method of claim 1, further comprising receiving payment of a commission amount from a commission provider.
51. (ORIGINAL) The method of claim 50, wherein the commission provider comprises at least one of: a manufacturer of the product; a seller of the product; the retailer; and the buyer.

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52. (ORIGINAL) The method of claim 50, wherein the commission amount is based on at least one of: a predetermined amount; a percentage of the first price; a percentage of the settlement price; and a percentage of a seller price.

53. (ORIGINAL) The method of claim 50, wherein said receiving payment of the commission amount comprises adjusting at least one of: the first price; the settlement price; and a seller amount exchanged with a seller.

54. (ORIGINAL) The method of claim 1, wherein the settlement price is not equal to the second price.

55. (ORIGINAL) The method of claim 1, wherein the first price is not equal to the second price.

56. (ORIGINAL) The method of claim 1, wherein the first price is not equal to the settlement price.

57. (ORIGINAL) The method of claim 1, further comprising subsidizing the purchase of the product.

58. (ORIGINAL) The method of claim 57, wherein the purchasing system subsidizes the purchase of the product based on at least one of: subsidies provided to other buyers; past subsidies provided to the buyer; and a maximum purchasing system subsidy amount.

59. (ORIGINAL) The method of claim 1, wherein the purchasing system arranges for a plurality of buyers to take possession of a plurality of products at the retailer.

60. (ORIGINAL) The method of claim 59, wherein the purchasing system arranges for the retailer to receive a payment corresponding to each settlement price as each of the plurality of products is provided.

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61. (ORIGINAL) The method of claim 59, wherein the purchasing system arranges for the retailer to receive a payment corresponding to a plurality of settlement prices after the retailer has provided a plurality of products.

62. (CURRENTLY AMENDED) A method of operating a purchasing system, comprising:  
receiving, from a buyer through a communication network, information about a product to be purchased from a seller at a first price;  
receiving payment based on the first price from the buyer;  
arranging for the buyer to take possession of the product at a retailer, ~~different from the seller~~; that offers the product for sale at a second price, ~~wherein the retailer is not the seller~~;  
sending to the retailer verification information enabling the retailer to authorize the buyer to take possession of the product; and  
arranging for the retailer to receive payment of a settlement price in exchange for providing the product to the buyer.

63. (ORIGINAL) The method of claim 62, wherein the received information comprises a buyer offer, the first price is a buyer-defined price, and the information about the product includes at least one of: a product category; a product class; a product feature; and a payment identifier.

64. (ORIGINAL) The method of claim 63, further comprising determining if the buyer offer will be accepted.

65. (PREVIOUSLY AMENDED) The method of claim 64, wherein said determining comprises at least one of:

- (i) sending information about the buyer offer to at least one seller; and
- (ii) locally determining if the buyer offer will be accepted.

66. (ORIGINAL) The method of claim 1, wherein said arranging for a buyer to purchase a product comprises evaluating at least one of: the first price; the settlement price; a seller price; a subsidy amount; a commission amount; and a minimum acceptable price.



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67. (ORIGINAL) The method of claim 1, wherein said sending to the retailer verification information comprises:

sending redemption information to the buyer;

receiving from the retailer information related to an attempt to take possession of the product; and

sending to the retailer a verification authorizing the buyer to take possession of the product.

68. (ORIGINAL) The method of claim 67, wherein the redemption information and the information related to an attempt to take possession of the product comprise a redemption code.

69. (ORIGINAL) The method of claim 68, wherein the redemption code is a pseudo payment identifier.

CI 70. (ORIGINAL) The method of claim 69, wherein the pseudo payment identifier is one of a pseudo: credit card number; debit card number; and banking account number.

71. (ORIGINAL) The method of claim 69, wherein the pseudo payment identifier is uniquely associated with the purchase of the product by the buyer.

72. (ORIGINAL) The method of claim 71, wherein said receiving from the retailer the pseudo payment identifier comprises receiving the identifier through a credit card processing system.

73. (ORIGINAL) The method of claim 71, wherein the pseudo payment identifier is provided on a voucher, and the retailer sends the voucher to the purchasing system as a record of charge.

74. (ORIGINAL) The method of claim 71, wherein said arranging for the buyer to take possession of the product at a retailer further comprises adjusting a spending limit associated with the pseudo payment identifier.

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75. (ORIGINAL) The method of claim 74, wherein said adjusting a spending limit comprises establishing a minimum spending amount and a maximum spending amount based on the settlement price.

76. (ORIGINAL) The method of claim 75, wherein the information related to an attempt to take possession of the product comprises a purchase price and said sending a verification is only performed if the purchase price is more than the minimum spending amount and less than the maximum spending amount.

77. (ORIGINAL) The method of claim 74, wherein said adjusting comprises adjusting the spending limit based on one of: the second price; the settlement price; and the first price.

78. (ORIGINAL) The method of claim 77, wherein said adjusting is further based on one of: a penalty amount; and a tax amount.

C1 79. (ORIGINAL) The method of claim 74, wherein said adjusting is based on one of (i) an average; and (ii) the highest of a plurality of settlement prices or retail prices associated with the product.

80. (ORIGINAL) The method of claim 74, wherein the spending limit is re-adjusted when the buyer takes possession of the product at the retailer.

81. (ORIGINAL) The method of claim 67, wherein the information received from the retailer comprises:

a sixteen digit pseudo credit card number, including four digits associated with the purchasing system and twelve digits associated with the buyer's purchase of the product; and an expiration date.

82. (ORIGINAL) The method of claim 67, wherein said receiving payment of the buyer price from the buyer is only performed after said sending of the verification to the retailer.

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83. (ORIGINAL) The method of claim 67, further comprising:

receiving, after the verification is sent to the retailer, payment of a subsidy amount from a subsidy provider.

84. (ORIGINAL) The method of claim 62, further comprising:

receiving a subsidy amount from a subsidy provider, wherein the subsidy amount is at least equal to the difference between the first price and the settlement price.

85. (PREVIOUSLY AMENDED) A method of operating a purchasing system, comprising:

receiving, from a buyer through a communication network, a buyer offer, including information about a product to be purchased, a first price and a payment identifier;

determining if the buyer offer will be accepted by evaluating at least one of: the first price, a settlement price to be paid to a retailer in exchange for providing the product to the buyer, a seller price to be paid to a seller of the product, a subsidy amount to be paid by a subsidy provider, a commission amount to be paid by a commission provider, and a minimum acceptable price;

receiving from the buyer payment of the first price using the payment identifier;

sending a pseudo payment identifier to the buyer;

receiving the pseudo payment identifier from the retailer;

sending to the retailer a verification authorizing the buyer to take possession of the product; and

arranging for the retailer to receive payment of the settlement price.

86. (ORIGINAL) The method of claim 85, further comprising:

adjusting a spending limit associated with the pseudo payment identifier when the pseudo payment identifier is sent to the buyer; and

re-adjusting the spending limit when the buyer takes possession of the product at the retailer.

87. (ORIGINAL) A purchasing system device, comprising:

a processor; and

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a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:

arrange through a communication network for a buyer to (i) purchase a product from a seller at a first price, and (ii) take possession of the product at a retailer, different from the seller, that offers the product for sale at a second price;

receive from the buyer a payment of an amount based on the first price; and

arrange for the retailer to receive payment of an amount based on a settlement price in exchange for providing the product to the buyer.

88. (ORIGINAL) A purchasing system apparatus, comprising:

means for arranging through a communication network for a buyer to (i) purchase a product from a seller at a first price, and (ii) take possession of the product at a retailer, different from the seller, that offers the product for sale at a second price;

means for receiving from the buyer a payment of an amount based on the first price; and

means for arranging for the retailer to receive payment of an amount based on a settlement price in exchange for providing the product to the buyer.

89. (ORIGINAL) A medium storing instructions adapted to be executed by a processor to perform a method for operating a purchasing system, said method comprising:

arranging through a communication network for a buyer to (i) purchase a product from a seller at a first price, and (ii) take possession of the product at a retailer, different from the seller, that offers the product for sale at a second price;

receiving from the buyer a payment of an amount based on the first price; and

arranging for the retailer to receive payment of an amount based on a settlement price in exchange for providing the product to the buyer.

90. (ORIGINAL) A method of using a purchasing system, comprising:

arranging with the purchasing system, through a communication network, to purchase a product from a seller at a first price;

paying an amount based on the first price to the purchasing system;

receiving redemption information from the purchasing system;

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providing the redemption information to a retailer that offers the product for sale at a second price; and

taking possession of the product at the retailer.

91. (ORIGINAL) A method of providing products to buyers using a purchasing system, comprising:

arranging to provide a product in exchange for a settlement price;

receiving redemption information from a buyer;

sending the redemption information to the purchasing system;

receiving from the purchasing system a verification authorizing the buyer to take possession of the product;

providing the product to the buyer; and

receiving payment of the settlement price.

92. (CANCELLED) A method of selling a product using a purchasing system, comprising:

arranging with the purchasing system to sell a product to a buyer at a seller price;

receiving from the purchasing system information related to a buyer purchase; and

exchanging a seller amount with the purchasing system such that the product has been provided to the buyer in exchange for the seller price.

93. (CANCELLED) A method of operating a purchasing system, comprising:

arranging through a communication network for a buyer to purchase a product from a seller at a first price;

arranging for the buyer to take possession of the product at a retailer that offers the product for sale at a second price;

arranging for the buyer to provide a payment to the retailer based on the first price; and

arranging for the retailer to receive a payment, in exchange for providing the product to the buyer, based on the difference between a settlement price and the first price.

94. (CANCELLED) A method of operating a purchasing system, comprising:

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~~arranging through a communication network for a buyer to purchase a product from a seller at a first price;~~

~~arranging for the buyer to take possession of the product at a retailer that offers the product for sale at a second price;~~

~~arranging for the buyer to provide a payment to the retailer based on the second price; and~~

~~arranging for the retailer to receive a payment based on the difference between the first price and the second price.~~

95. (CURRENTLY AMENDED) A method of operating a purchasing system, comprising:

arranging through a communication network for a buyer to ~~render payment equal to a first price, through the communication network, to a seller for a product, purchase a product from a seller at a first price, the product being offered for sale by the seller for the first price;~~

arranging for the buyer to take possession of the product at a retailer that offers the product for sale at a second price; and

arranging for the retailer to receive payment of a settlement price in exchange for providing the product to the buyer.

96. (ORIGINAL) The method of claim 95, wherein the settlement price is the first price when the seller is the retailer.

97. (ORIGINAL) The method of claim 95, further comprising:

determining if the seller is the retailer.

98. (ORIGINAL) The method of claim 97, wherein the seller is a party other than the retailer and the settlement price is based on the second price.

99. (ORIGINAL) The method of claim 97, wherein the seller is the retailer and the settlement price is based on the first price.

100. (ORIGINAL) The method of claim 97, wherein the seller is the retailer and the settlement price is based on the second price.

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101. (CURRENTLY AMENDED) A method of operating a purchasing system, comprising:  
arranging through a communication network for a buyer to (i) purchase a product from a seller at a first price, and (ii) take possession of the product at a retailer, ~~different from the seller,~~  
that offers the product for sale at a second price, ~~wherein the retailer is not the seller;~~  
arranging for the buyer to provide to the retailer a payment of an amount based on the first price; and  
arranging for the retailer to receive payment of an amount based on a difference between the first price and a settlement price in exchange for providing the product to the buyer.

C1  
102. (CURRENTLY AMENDED) A method of operating a purchasing system, comprising:  
arranging through a communication network for a buyer to (i) purchase a product from a seller at a first price, and (ii) take possession of the product at a retailer, ~~different from the seller,~~  
that offers the product for sale at a second price, ~~wherein the retailer is not the seller;~~  
determining if the second price is less than the first price; and  
if the second price is less than the first price, arranging for the buyer to purchase the product from the seller at no more than the second price.

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